



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** BERKSHIRE HILLS BANCORP, INC

**City/State** BOSTON, MA

## Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 11,557,851

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BERKSHIRE HILLS BANCORP, INC**  
**60 STATE STREET**  
  
**BOSTON, MA 02109**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	12,073,869	12,852,498	12,969,762	11,777,007	9,819,376
Net income (\$000)	118,664	-533,017	97,450	105,765	55,247
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46	3.12	2.92	58
+ Non-interest income	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36	1.15	1.35	44
- Overhead expense	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50	3.05	2.72	72
- Provision for credit losses	0	-0.09	69	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78	0.21	0.16	77
+ Securities gains (losses)	0	0.01	23	0	0.02	6	0	0.01	50	0	0	59	0.13	0.01	98
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	80
= Pretax net operating income (tax equivalent)	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18	1.13	1.43	22
Net operating income	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16	0.56	0.89	22
Net income	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16	0.56	0.90	22
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68	4.18	3.80	74
Interest expense	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71	0.74	0.60	70
Net interest income (tax equivalent)	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44	3.44	3.19	58
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76	0.18	0.22	57	0.18	0.24	50
Earnings coverage of net loan and lease losses (X)	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21	10.04	21.75	37	9.16	19.67	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36	0.68	0.90	30	0.62	0.98	21
Allowance for loan and lease losses / Total loans and leases	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38	0.67	0.89	29	0.61	0.96	21
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.49	59	0.82	0.71	65	0.43	0.57	36	0.37	0.61	27	0.29	0.72	11
30-89 days past due loans and leases / Total loans and leases	0.58	0.32	83	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29	0.35	0.47	38
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81	24.81	17.03	76
Net short-term noncore funding dependence	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94	18.50	4.83	87
Net loans and leases / Total assets	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78	72.59	62.73	72
<b>Capitalization</b>															
Tier 1 leverage ratio	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30	9	9.53	34
Holding company equity capital / Total assets	10.23	10.71	44	9.25	11.16	23	13.31	12.43	61	12.71	12.22	61	12.93	11.94	66
Total equity capital (including minority interest) / Total assets	10.23	10.82	42	9.25	11.29	21	13.31	12.57	60	12.71	12.27	61	12.93	12.01	65
Common equity tier 1 capital / Total risk-weighted assets	15.01	12.42	84	13.79	12.38	78	12.07	12.17	52	11.42	12.12	45	11.01	12.19	34
Net loans and leases / Equity capital (X)	5.69	5.53	55	6.96	5.58	76	5.46	5.21	60	5.85	5.29	63	5.61	5.27	58
Cash dividends / Net income	20.69	28.27	34		42.30		46.29	33.12	74	38.66	27.31	72	60.17	31.29	86
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	-10	10.50	1	-2.84	16.68	2	8.20	9.26	60	5.55	7	56	26.27	8.28	87
Equity capital	-0.45	7.46	13	-32.46	6.99	2	13.24	10.49	74	3.79	7.89	41	36.86	10.18	88
Net loans and leases	-18.70	3.36	1	-13.90	9.07	0	5.84	9.10	52	8.06	7.89	62	26.78	9.38	87
Noncore funding	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76	-6.54	5.59	41
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	6.31	10.95	46	6.26	13.56	41	4.22	13.04	38	4.77	13.37	42	4.94	12.69	44
Equity investment in subsidiaries / Equity capital	98.59	103.22	25	100.70	102.81	39	100.71	103.22	42	101.17	103.10	43	95.89	102.10	20
Cash from ops + noncash items + op expense / Op expense + dividends	385.67	154.48	93	110.44	147.24	34	189.76	190.27	56	144.13	174.91	42	86.69	148.20	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	282,164	358,014	448,910	411,411	308,009	-21.19	16.40
Income from lease financing receivables.....	0	0	16	13	64		-100.00
Fully taxable income on loans and leases.....	277,290	352,936	448,926	411,424	308,073	-21.43	14.30
Tax-exempt income on loans and leases.....	4,874	5,078	0	0	0	-4.02	487300.00
Estimated tax benefit on income on loans and leases.....	1,800	1,917	0	0	0	-6.12	297239.20
Income on loans and leases (tax equivalent).....	283,964	359,931	448,926	411,424	308,073	-21.11	17.05
Investment interest income (tax equivalent).....	48,373	51,721	60,753	62,152	59,222	-6.47	22.26
Interest on balances due from depository institutions.....	0	0	0	65	26		
Interest income on other earning assets.....	3,072	4,530	7,284	4,942	4,164	-32.19	-1.70
Total interest income (tax equivalent).....	335,409	416,182	516,963	478,583	371,485	-19.41	17.57
Interest on time deposits of \$250K or more.....	3,686	9,936	11,531	7,533	4,394	-62.90	
Interest on time deposits < \$250K.....	15,916	42,784	64,601	43,789	25,845	-62.80	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	7,634	19,994	39,061	27,042	13,616	-61.82	-9.22
Interest on other borrowings and trading liabilities.....	5,272	14,950	23,728	28,126	16,273	-64.74	-55.90
Interest on subordinated debt and mandatory convertible securities.....	5,393	5,335	5,335	5,335	5,335	1.09	1.09
Total interest expense.....	37,901	92,999	144,256	111,825	65,463	-59.25	-21.32
Net interest income (tax equivalent).....	297,508	323,183	372,707	366,758	306,022	-7.94	25.47
Non-interest income.....	141,121	71,233	78,408	112,061	112,692	98.11	114.87
Adjusted operating income (tax equivalent).....	438,629	394,416	451,115	478,819	418,714	11.21	44.86
Overhead expense.....	283,323	838,633	288,649	308,814	299,311	-66.22	39.86
Provision for credit losses.....	-500	75,878	35,419	25,451	21,025		
Securities gains (losses).....	0	-5	61	6	12,598		
Other tax equivalent adjustments.....	0	0	0	0	1		
Pretax net operating income (tax equivalent).....	155,365	-526,626	131,435	140,835	110,977		88.76
Applicable income taxes.....	30,357	-19,853	22,463	27,648	44,502		61.61
Tax equivalent adjustments.....	6,344	6,402	7,451	7,422	11,228	-0.91	30.72
Applicable income taxes (tax equivalent).....	36,701	-13,451	29,914	35,070	55,730		55.27
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	118,664	-513,175	101,521	105,765	55,247		102.26
Discontinued operations, net of applicable income taxes.....	0	-19,842	-4,071	0	0		
Net income attributable to holding company.....	118,664	-533,017	97,450	105,765	55,247		102.26
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	118,664	-533,017	97,450	105,765	55,247		102.26
Investment securities income (tax equivalent).....	48,373	51,721	60,753	62,152	59,222	-6.47	22.26
US Treasury and agency securities (excluding mortgage-backed securities).....	672	997	723	189	144	-32.60	983.87
Mortgage-backed securities.....	27,771	27,974	30,962	32,429	27,924	-0.73	42.63
All other securities.....	19,930	22,750	29,068	29,534	31,154	-12.39	-0.52
Cash dividends declared.....	24,553	36,564	45,107	40,884	33,241	-32.85	-1.46
Common.....	24,553	36,564	45,107	40,884	33,022	-32.85	-1.46
Preferred.....	0	0	0	0	219		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.78	2.85	44	3.24	3.27	48	3.99	4	53	4.06	3.87	66	3.78	3.47	72
Less: Interest expense .....	0.31	0.23	73	0.72	0.48	79	1.11	0.98	66	0.95	0.79	70	0.67	0.55	72
Equals: Net interest income (tax equivalent) .....	2.46	2.60	36	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46	3.12	2.92	58
Plus: Non-interest income .....	1.17	1.04	62	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36	1.15	1.35	44
Equals: adjusted operating income (tax equivalent) .....	3.63	3.70	48	3.07	4.04	8	3.48	4.41	14	4.07	4.46	29	4.26	4.33	49
Less: Overhead expense .....	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50	3.05	2.72	72
Less: Provision for credit losses .....	0	-0.09	69	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78	0.21	0.16	77
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	23	0	0.02	6	0	0.01	50	0	0	59	0.13	0.01	98
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	80
Equals: Pretax net operating income (tax equivalent) .....	1.29	1.66	20	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18	1.13	1.43	22
Less: Applicable income taxes (tax equivalent) .....	0.30	0.38	26	-0.10	0.23	3	0.23	0.36	15	0.30	0.33	37	0.57	0.55	48
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	0.98	1.26	19	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16	0.56	0.89	22
Plus: Net extraordinary items .....	0	0	50	-0.15	0	0	-0.03	0	0	0	0	51	0	0	48
Equals: Net income .....	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16	0.56	0.90	22
Memo: Net income (last four quarters) .....	0.98	1.26	19	-4.15	0.82	3	0.75	1.19	12	0.90	1.24	16	0.56	0.91	22
Net income—BHC and noncontrolling (minority) interest .....	0.98	1.27	18	-4.15	0.83	3	0.75	1.20	13	0.90	1.25	16	0.56	0.91	20
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.77	93.08	71	92.51	92.32	55	90.48	91.05	44	90.47	91.48	35	90.53	91.61	32
Average interest-bearing funds / Average assets .....	66.58	61.99	73	70.54	64.06	77	71.99	65.57	80	72.84	65.56	78	73.01	65.75	77
Interest income (tax equivalent) / Average earning assets .....	2.93	3.06	38	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68	4.18	3.80	74
Interest expense / Average earning assets .....	0.33	0.25	74	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71	0.74	0.60	70
Net interest income (tax equivalent) / Average earning assets .....	2.60	2.80	33	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44	3.44	3.19	58
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.81	4.01	38	3.89	4.27	27	4.61	5.09	22	4.72	4.95	38	4.31	4.52	43
Interest-bearing bank balances .....	0	0.14	3	0	0.27	0	0	2.04	0	0.11	1.64	0	0.05	1.05	0
Federal funds sold and reverse repos .....	3	0.25	98	10.18	0.68	98	4.20	2.44	86	4.77	2.17	93	8.91	1.41	94
Trading assets .....	0.36	0.45	66	0.28	0.60	62	0.61	0.99	56	1.29	1.11	58	1.60	1.11	60
Total earning assets .....	2.88	3.04	35	3.45	3.51	41	4.34	4.36	50	4.42	4.20	65	4.05	3.73	72
Investment securities (tax equivalent) .....	2.15	1.77	78	2.89	2.25	90	3.42	2.76	89	3.36	2.68	88	3.55	2.47	94
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.19	1.14	53	1.97	1.75	62	2.39	2.32	64	2.14	2.05	61	1.41	1.62	36
Mortgage-backed securities .....	1.49	1.57	46	2.04	2.05	46	2.62	2.61	54	2.53	2.50	52	2.37	2.23	66
All other securities .....	4.88	2.81	90	5.26	3.24	91	5.67	4.06	87	5.69	4.20	86	6	3.66	91
Interest-bearing deposits .....	0.36	0.21	81	0.91	0.53	86	1.41	1.10	75	1.11	0.81	78	0.76	0.49	79
Time deposits of \$250K or more .....	0.78	0.66	68	1.61	1.42	65	1.73	1.96	28	1.42	1.44	44			
Time deposits < \$250K .....	0.99	0.62	86	1.70	1.36	78	2.16	1.82	70	1.73	1.29	77			
Other domestic deposits .....	0.14	0.15	55	0.40	0.36	63	0.87	0.93	48	0.65	0.67	55			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0	0.17	9		0.62			1.86			1.51		0	0.94	2
Other borrowed funds and trading liabilities .....	1.41	1.27	56	1.59	1.50	54	1.96	2.38	24	2.04	2.28	36	1.21	1.77	21
All interest-bearing funds .....	0.47	0.37	70	1.03	0.74	80	1.54	1.49	62	1.30	1.19	67	0.91	0.82	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	141,121	71,233	78,408	112,061	112,692
Fiduciary activities income	6,553	5,933	6,018	6,143	6,163
Service charges on deposit accounts - domestic	16,921	16,087	20,424	18,237	14,997
Trading revenue	3,479	2,697	-367	34,660	53,545
Investment banking fees and commissions	3,978	3,352	3,335	3,304	3,232
Insurance activities revenue	7,002	10,770	10,957	10,982	10,589
Venture capital revenue	0	0	0	0	0
Net servicing fees	4,202	1,633	3,416	3,725	2,744
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	72,127	11,214	13,262	9,361	12,076
Other non-interest income	26,859	19,547	21,363	25,649	9,346
Total overhead expenses	283,323	838,633	288,649	308,814	299,311
Personnel expense	149,566	146,790	139,968	164,430	152,365
Net occupancy expense	39,664	40,921	37,005	38,522	33,792
Goodwill impairment losses	0	553,762	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,201	6,182	5,783	4,934	3,493
Other operating expenses	88,892	90,978	105,893	100,928	109,661
Fee income on mutual funds and annuities	83	39	95	50	55
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,319	1,505	1,702	1,917	1,992
Average personnel expense per employee	113.39	97.53	82.24	85.77	76.49
Average assets per employee	9,153.81	8,539.87	7,620.31	6,143.46	4,929.41

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.06	2.17	25	0.05	2.02	22	0.12	2.72	23	0.04	3.08	19	0.05	2.85	19
Overhead expenses / Net Interest Income + non-interest income	65.54	59.28	74	216.13	62.28	98	65.06	61.29	69	65.51	60.88	73	73.45	63.61	81
<b>Percent of Average Assets</b>															
Total overhead expense	2.35	2.17	66	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50	3.05	2.72	72
Personnel expense	1.24	1.21	60	1.14	1.30	34	1.08	1.41	21	1.40	1.44	43	1.55	1.42	64
Net occupancy expense	0.33	0.23	86	0.32	0.26	72	0.29	0.28	57	0.33	0.28	66	0.34	0.29	67
Other operating expenses	0.78	0.72	68	5.06	0.94	96	0.86	0.97	50	0.90	0.97	53	1.15	1	75
Overhead less non-interest income	1.18	1.10	49	5.97	1.25	96	1.62	1.32	70	1.67	1.38	66	1.90	1.34	88
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	64.59	58.83	72	212.63	61.82	98	63.99	60.64	68	64.49	60.37	71	71.48	62.73	80
Personnel expense	34.10	32.93	51	37.22	32.36	79	31.03	32.39	38	34.34	32.51	61	36.39	32.93	68
Net occupancy expense	9.04	6.23	86	10.38	6.58	93	8.20	6.52	78	8.05	6.48	78	8.07	6.70	76
Other operating expenses	21.45	19.18	68	165.03	22.28	98	24.76	21.20	76	22.11	20.90	64	27.02	22.41	81
Total non-interest income	32.17	27.67	65	18.06	28.83	29	17.38	29.23	24	23.40	28.50	42	26.91	31.08	46
Fiduciary activities income	1.49	2.20	48	1.50	2.09	48	1.33	1.97	47	1.28	2.14	47	1.47	2.38	48
Service charges on domestic deposit accounts	3.86	3.27	57	4.08	3.27	65	4.53	3.88	61	3.81	4.15	46	3.58	4.28	40
Trading revenue	0.79	0.62	72	0.68	1.28	60	-0.08	1.18	4	7.24	0.85	93	12.79	0.90	95
Investment banking fees and commissions	0.91	2.58	37	0.85	2.46	37	0.74	3.54	33	0.69	3.42	30	0.77	3.62	31
Insurance activities revenue	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91	2.29	0.47	91	2.53	0.55	90
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.96	0.60	77	0.41	0.01	79	0.76	0.28	83	0.78	0.65	68	0.66	0.60	66
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	16.44	3.30	96	2.84	3.92	55	2.94	1.86	72	1.96	1.61	66	2.88	1.67	75
Other non-interest income	6.12	9.27	31	4.96	9.65	25	4.74	10.04	17	5.36	9.86	21	2.23	10.77	3
Overhead less non-interest income	32.42	30.52	48	194.57	31.93	98	46.60	31.06	91	41.09	31.46	81	44.57	31.19	88
Applicable income taxes / Pretax net operating income (tax equivalent)	19.54	21.18	29		18.63		17.09	20.56	21	19.63	19.04	50	40.10	32.99	67
Applicable income tax + TE / Pretax net operating income + TE	23.62	22.67	67		21.18		22.76	23.23	43	24.90	21.56	78	50.22	37.95	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	5,162,911	5,973,823	7,193,090	6,443,503	6,124,352	-13.57	-0.15
Commercial and industrial loans	1,245,867	1,909,343	1,796,171	1,912,918	1,703,646	-34.75	20.22
Loans to individuals	161,910	259,666	417,970	587,040	588,333	-37.65	-64.48
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	261,269	257,034	264,516	196,025	36,627	1.65	3194.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,831,957	8,399,866	9,671,747	9,139,486	8,452,958	-18.67	2.42
Less: Allowance for loan and lease losses	106,094	127,302	63,575	61,469	51,834	-16.66	141.13
Net loans and leases	6,725,863	8,272,564	9,608,172	9,078,017	8,401,124	-18.70	1.50
Debt securities that reprice or mature in over 1 year	2,381,006	2,066,035	1,583,732	1,683,952	1,706,778	15.25	66.73
Mutual funds and equity securities	15,453	18,513	41,556	56,638	77,506	-16.53	-82.23
Subtotal	9,122,322	10,357,112	11,233,460	10,818,607	10,185,408	-11.92	12.05
Interest-bearing bank balances	1,512,020	1,464,777	411,107	43,725	156,186	3.23	4164.50
Federal funds sold and reverse repos	6,436	1,879	59,276	38,492	1,455	242.52	5.06
Debt securities that reprice or mature within 1 year	133,081	94,288	85,801	89,458	38,918	41.14	361.08
Trading assets	87,882	169,459	90,959	46,866	31,586	-48.14	152.20
Total earning assets	10,861,741	12,087,515	11,880,603	11,037,148	10,413,553	-10.14	31.71
Non-interest-bearing cash and due from depository institutions	109,350	91,219	105,446	100,972	91,122	19.88	52.95
Premises, fixed assets, and leases	150,383	182,814	195,678	106,470	107,543	-17.74	64.54
Other real estate owned	0	149	1,734	1,541	1,392	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	436,482	479,810	1,033,463	969,406	959,215	-9.03	-42.18
Total assets	11,557,851	12,841,403	13,216,924	12,215,537	11,572,825	-10.00	26.11
Quarterly average assets	11,451,858	12,456,261	13,278,596	12,090,757	11,148,239	-8.06	26.36
Average loans and leases (YTD)	7,449,817	9,252,398	9,729,930	8,722,450	7,145,476	-19.48	22.66
<b>Memoranda</b>							
Loans held-for-sale	6,110	17,748	169,319	96,233	153,620	-65.57	-94.94
Loans not held-for-sale	6,825,847	8,382,118	9,502,428	9,043,253	8,299,338	-18.57	4.21
Real estate loans secured by 1-4 family	1,782,114	2,404,116	3,437,109	3,265,108	2,898,604	-25.87	-32.06
Commercial real estate loans	3,379,657	3,567,340	3,751,949	3,178,395	3,225,748	-5.26	32.68
Construction and land development	323,469	475,513	449,589	371,067	384,908	-31.97	-7.89
Multifamily	515,817	502,849	628,320	551,487	494,701	2.58	48.00
Nonfarm nonresidential	2,540,371	2,588,978	2,674,040	2,255,841	2,346,139	-1.88	37.50
Real estate loans secured by farmland	1,140	2,367	4,032	0	0	-51.84	
Total investment securities	2,529,540	2,178,836	1,711,089	1,830,048	1,823,202	16.10	63.84
U.S. Treasury securities	59,973	30,000	14,996	0	0	99.91	
US agency securities (excluding mortgage-backed securities)	18,217	23,790	26,192	8,354	9,879	-23.43	63.25
Municipal securities	361,568	347,962	381,798	395,666	423,170	3.91	0.76
Mortgage-backed securities	2,028,626	1,698,516	1,129,942	1,249,403	1,207,660	19.44	94.98
Asset-backed securities	23	25	26	30	1,532	-8.00	-98.55
Other debt securities	45,680	60,030	116,579	119,957	103,455	-23.90	1.60
Mutual funds and equity securities	15,453	18,513	41,556	56,638	77,506	-16.53	-82.23
Available-for-sale securities	1,877,585	1,695,232	1,311,555	1,399,647	1,426,099	10.76	55.23
U.S. Treasury securities	59,973	30,000	14,996	0	0	99.91	
US agency securities (excluding mortgage-backed securities)	18,217	23,790	26,192	8,354	9,879	-23.43	63.25
Municipal securities	77,177	97,803	110,137	111,206	118,233	-21.09	-35.59
Mortgage-backed securities	1,676,538	1,483,609	1,043,651	1,160,130	1,115,545	13.00	77.39
Asset-backed securities	0	0	0	0	1,481		-100.00
Other debt securities	45,680	60,030	116,579	119,957	103,455	-23.90	1.60
Mutual funds and equity securities	0	0	0	0	77,506		-100.00
Held-to-maturity securities appreciation (depreciation)	10,734	26,764	15,127	-2,539	8,116	-59.89	172.85
Available-for-sale securities appreciation (depreciation)	-4,193	41,255	14,138	-21,626	2,365		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	309,203	582,785	347,815	1,123,548	1,115,831	-46.94	-67.71

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,012,337	2,594,152	1,887,126	1,605,065	1,669,292	16.12	135.31
NOW, ATS and transaction accounts	976,401	1,114,865	1,492,569	1,122,321	673,891	-12.42	71.12
Time deposits less brokered deposits < \$250K	1,059,085	1,379,623	1,731,547	1,368,224	1,225,061	-23.23	
MMDA and other savings accounts	4,405,005	4,579,938	3,369,890	2,969,676	3,518,615	-3.82	80.56
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,452,828	9,668,578	8,481,132	7,065,286	7,086,859	-2.23	91.14
Time deposits of \$250K or more	391,787	556,285	656,461	507,528	446,874	-29.57	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,612	406,015	431,897	1,268,881	836,115	-97.39	-99.09
Other borrowings w/remaining maturity over 1 year	68,255	155,307	390,222	170,403	222,944	-56.05	-1.59
Brokered deposits < \$250K	228,068	610,644	1,201,360	1,411,965	1,218,270	-62.65	
Noncore funding	698,722	1,728,251	2,679,940	3,358,777	2,724,203	-59.57	-76.03
Trading liabilities	35,635	66,423	81,001	34,211	15,812	-46.35	99.61
Subordinated notes and debentures + trust preferred securities	97,513	97,281	97,049	89,518	89,339	0.24	9.37
Other liabilities	90,718	93,097	119,238	114,827	160,348	-2.56	-12.97
Total liabilities	10,375,416	11,653,630	11,458,360	10,662,619	10,076,561	-10.97	28.54
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	68	68	70	70	70	0.00	
Common stock	528	528	523	466	465	0.00	44.26
Common surplus	1,423,378	1,427,171	1,462,998	1,285,570	1,283,045	-0.27	58.33
Retained earnings	-139,386	-233,344	361,082	308,837	239,179		
Accumulated other comprehensive income	-3,243	30,871	11,993	-13,470	4,161		
Other equity capital components	-98,910	-37,521	-78,102	-28,555	-30,656		
Total holding company equity capital	1,182,435	1,187,773	1,758,564	1,552,918	1,496,264	-0.45	8.15
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,182,435	1,187,773	1,758,564	1,552,918	1,496,264	-0.45	8.15
Total liabilities and capital	11,557,851	12,841,403	13,216,924	12,215,537	11,572,825	-10.00	26.11
<b>Memoranda</b>							
Non-interest-bearing deposits	3,012,337	2,594,152	1,887,126	1,605,065	1,669,292	16.12	135.31
Interest-bearing deposits	7,060,346	8,241,355	8,451,827	7,379,714	7,082,711	-14.33	32.12
Total deposits	10,072,683	10,835,507	10,338,953	8,984,779	8,752,003	-7.04	52.06
Long-term debt that reprices within 1 year	5,969	10,000	9,942	0	0	-40.31	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,187,773	1,758,564	1,552,918	1,496,264	1,093,298		
Accounting restatements	0	-24,380	0	0	0		
Net income	118,664	-533,017	97,450	105,765	55,247		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,377	4,765	3,875	4,047	157,333		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	68,712	473	52,746	0	0		
Changes incident to business combinations	0	0	176,711	0	229,232		
Less: Dividends declared	24,553	36,564	45,107	40,884	33,241		
Change in other comprehensive income	-34,114	18,878	25,463	-12,274	-5,605		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,182,435	1,187,773	1,758,564	1,552,918	1,496,264		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	44.67	36.25	71	46.52	36.22	69	54.42	37.78	76	52.75	37.19	73	52.92	35.54	81
Commercial and industrial loans .....	10.78	10.76	59	14.87	13.52	58	13.59	12.02	61	15.66	12.85	66	14.72	12.62	61
Loans to individuals .....	1.40	3.36	52	2.02	3.40	55	3.16	4.20	56	4.81	4.31	62	5.08	4.47	60
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans .....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases .....	2.26	4.47	34	2	4.63	27	2	5.01	26	1.60	5	22	0.32	5.10	6
Net loans and leases .....	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78	72.59	62.73	72
Debt securities over 1 year .....	20.60	19.46	57	16.09	15.55	55	11.98	14.60	34	13.79	14.63	48	14.75	14.83	52
Mutual funds and equity securities .....	0.13	0.06	79	0.14	0.05	81	0.31	0.06	92	0.46	0.06	96	0.67	0.06	97
Subtotal .....	78.93	79.22	40	80.65	78.16	50	84.99	79.65	62	88.56	79.97	85	88.01	79.31	80
Interest-bearing bank balances .....	13.08	8.50	77	11.41	7.51	78	3.11	3.06	59	0.36	3.04	10	1.35	3.46	33
Federal funds sold and reverse repos .....	0.06	0.54	68	0.01	0.82	63	0.45	1.57	75	0.32	1.66	70	0.01	1.81	54
Debt securities 1 year or less .....	1.15	1.56	56	0.73	1.68	34	0.65	1.91	33	0.73	1.96	35	0.34	1.86	24
Trading assets .....	0.76	0.49	80	1.32	1.01	81	0.69	1.19	75	0.38	1.33	73	0.27	1.34	65
Total earning assets .....	93.98	91.77	74	94.13	91.05	88	89.89	89.53	53	90.35	89.74	59	89.98	89.84	49
Non-interest cash and due from depository institutions .....	0.95	0.82	64	0.71	1.07	21	0.80	1.14	23	0.83	1.21	24	0.79	1.22	19
Other real estate owned .....	0	0.01	9	0	0.02	20	0.01	0.03	38	0.01	0.04	31	0.01	0.05	27
All other assets .....	5.08	7.35	23	5.16	7.82	18	9.31	9.27	52	8.82	8.98	47	9.23	8.86	57
<b>Memoranda</b>															
Short-term investments .....	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14	1.70	8.69	15
U.S. Treasury securities .....	0.52	1.47	52	0.23	0.84	59	0.11	1.03	45	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities) .....	0.16	0.82	38	0.19	0.63	44	0.20	0.54	48	0.07	0.69	30	0.09	0.75	38
Municipal securities .....	3.13	1.73	75	2.71	1.69	70	2.89	1.34	78	3.24	1.62	77	3.66	1.60	79
Mortgage-backed securities .....	17.55	14.14	68	13.23	11.75	56	8.55	11.44	34	10.23	11.13	48	10.44	11.06	46
Asset-backed securities .....	0	0.50	48	0	0.32	49	0	0.28	50	0	0.33	52	0.01	0.30	56
Other debt securities .....	0.40	0.53	55	0.47	0.42	65	0.88	0.39	79	0.98	0.41	81	0.89	0.38	82
Loans held-for-sale .....	0.05	0.55	35	0.14	0.52	34	1.28	0.39	86	0.79	0.30	83	1.33	0.33	90
Loans held for investment .....	59.06	58.06	51	65.27	61.72	54	71.90	63.50	72	74.03	63.93	78	71.71	62.63	66
Real estate loans secured by 1-4 family .....	15.42	11.46	71	18.72	11.91	79	26.01	13.29	90	26.73	13.46	92	25.05	13.44	88
Revolving .....	2.18	1.42	67	2.53	1.66	67	2.88	2.07	65	3.09	2.27	68	3.54	2.40	71
Closed-end, secured by first liens .....	12.94	9.67	70	15.83	9.81	81	22.64	10.69	89	23.11	10.57	92	20.89	10.35	88
Closed-end, secured by junior liens .....	0.30	0.17	83	0.37	0.22	79	0.49	0.28	80	0.53	0.31	77	0.62	0.34	79
Commercial real estate loans .....	29.24	22.69	67	27.78	22.22	62	28.39	22.23	57	26.02	21.58	54	27.87	19.88	62
Construction and land development .....	2.80	3.34	48	3.70	3.40	58	3.40	3.44	54	3.04	3.51	49	3.33	3.25	56
Multifamily .....	4.46	3.57	73	3.92	3.12	68	4.75	3.01	76	4.51	2.72	82	4.27	2.54	81
Nonfarm nonresidential .....	21.98	14.57	77	20.16	14.72	68	20.23	14.69	65	18.47	14.44	62	20.27	13.30	68
Real estate loans secured by farmland .....	0.01	0.30	32	0.02	0.33	34	0.03	0.36	38	0	0.41	9	0	0.32	11

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	75.57	61.05	72	71.12	57.15	72	74.37	57.46	73	70.50	56.49	68	72.45	54.84	76
Real estate loans secured by 1-4 family	26.08	19.86	68	28.62	19.43	82	35.54	20.75	90	35.73	21.10	90	34.29	21.45	87
Revolving	3.69	2.43	69	3.87	2.64	65	3.93	3.15	61	4.13	3.50	60	4.84	3.77	66
Closed-end	22.39	17.24	71	24.76	16.59	80	31.61	17.39	88	31.60	17.39	89	29.45	17.41	85
Commercial real estate loans	49.47	37.86	67	42.47	34.63	62	38.79	33.52	53	34.78	32.14	50	38.16	29.99	59
Construction and land development	4.73	5.65	50	5.66	5.26	58	4.65	5.09	53	4.06	5.20	47	4.55	4.90	55
1-4 family	0.03	1.18	15	0.07	0.93	18	0.18	0.94	30	0.59	1.02	47	0.26	0.89	37
Other	4.71	4.40	56	5.60	4.19	67	4.47	4.02	61	3.47	4.05	51	4.30	3.90	60
Multifamily	7.55	5.78	71	5.99	4.96	67	6.50	4.69	72	6.03	4.10	77	5.85	3.84	78
Nonfarm nonresidential	37.18	24.56	76	30.82	22.93	69	27.65	22.15	63	24.68	21.40	54	27.76	20.03	66
Owner-occupied	8.88	8.29	55	7.07	7.68	51	6.88	7.72	48	6.15	8.03	41	7.64	7.58	52
Other	28.31	15.94	87	23.75	14.95	81	20.77	14.34	72	18.53	13.38	68	20.12	12.45	78
Real estate loans secured by farmland	0.02	0.54	32	0.03	0.54	34	0.04	0.55	36	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	18.24	18.86	54	22.73	22.17	55	18.57	19.53	51	20.93	20.32	60	20.15	20.53	55
Loans to individuals	2.37	6.24	51	3.09	6.13	53	4.32	7.13	53	6.42	7.36	60	6.96	7.61	62
Credit card loans	0	0.53	48	0	0.65	48	0	0.81	46	0	1.02	43	0	1.12	41
Agricultural loans	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases	3.82	8.75	37	3.06	9.09	27	2.73	9.85	25	2.14	9.66	21	0.43	10.32	5
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	401.55	391.81	46	471.01	381.27	67	576.60	391.26	82	582.93	379.80	82	608.82	366.85	88
Real estate loans secured by 1-4 family	138.61	126.06	61	189.56	125.03	76	275.52	138.18	91	295.39	137.84	93	288.15	138.55	92
Revolving	19.63	15.44	62	25.60	17.42	67	30.47	21.26	67	34.14	23.33	69	40.69	25.05	75
Closed-end	118.98	108.85	60	163.96	106.14	78	245.05	115.20	91	261.25	112.79	92	247.46	111.69	92
Commercial real estate loans	262.86	245.88	53	281.27	234.65	56	300.76	229.44	61	287.54	219.72	60	320.67	204.45	71
Construction and land development	25.16	35.95	43	37.49	35.62	57	36.04	34.95	55	33.57	35.36	51	38.26	32.91	62
1-4 family	0.16	7.42	13	0.43	6.34	18	1.38	6.61	33	4.88	7.04	53	2.16	6.16	43
Other	25	28.11	47	37.06	28.16	65	34.66	27.32	63	28.69	27.26	55	36.10	26.01	68
Multifamily	40.12	38.66	66	39.65	32.74	70	50.37	31.04	81	49.89	27.85	84	49.18	25.95	84
Nonfarm nonresidential	197.58	158.05	65	204.13	155.06	63	214.35	152.10	66	204.08	147.22	64	233.23	137.03	74
Owner-occupied	47.17	52.99	48	46.82	52.37	48	53.35	53.07	55	50.85	54.89	54	64.18	51.62	63
Other	150.41	102.54	76	157.31	100.54	75	161.01	97.41	75	153.23	91.80	77	169.05	84.09	86
Real estate loans secured by farmland	0.09	3.22	30	0.19	3.44	34	0.32	3.60	37	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	96.90	114.45	46	150.54	139.91	54	143.98	122.02	63	173.06	128.82	71	169.36	126.55	68
Loans to individuals	12.59	34.55	46	20.47	37.47	53	33.50	43.51	57	53.11	42.67	65	58.49	44.83	64
Credit card loans	0.01	2.77	49	0.01	3.30	49	0.01	4.34	46	0.01	5.31	44	0.01	5.73	41
Agricultural loans	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases	20.32	51.06	28	20.27	49.54	28	21.20	52.44	26	17.73	51.79	22	3.64	52.78	7
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	40.59	30.07	71	35.40	27.32	70	31.91	26.45	61	28.63	24.79	54	30.52	23.09	67
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.70	195.33	56	234.45	183.76	63	247.41	178.57	69	236.69	167.93	70	256.49	156.17	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.87	252.85	52	281.27	240.85	53	300.76	236.10	59	287.54	225.98	58	320.67	210.40	70

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	14.29	11.47	67	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14	1.70	8.69	15
Liquid assets	33.07	29.03	61	27.10	26.22	58	13.91	22.44	25	12.18	22.72	16	12.94	24.04	17
Investment securities	21.89	21.63	53	16.97	17.85	47	12.95	16.99	32	14.98	17.27	41	15.75	17.35	47
Net loans and leases	58.19	58.67	50	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78	72.59	62.73	72
Net loans, leases and standby letters of credit	58.20	59.49	48	64.54	62.48	48	72.72	64.84	69	74.36	65.07	77	72.60	63.89	70
Core deposits	81.79	75.71	71	75.29	70.67	51	64.17	63.09	39	57.84	62.13	29	61.24	61.26	37
Noncore funding	6.05	10.30	38	13.46	14.13	62	20.28	19.36	65	27.50	21.34	73	23.54	22.32	63
Time deposits of \$250K or more	3.39	1.58	88	4.33	2.11	88	4.97	2.94	83	4.15	2.89	77	3.86	2.57	75
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.06	0.54	19	-0.01	0.54	19	-0.45	0.48	14	-0.32	0.54	14	-0.01	0.73	16
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.09	1	39	3.16	1.24	83	3.27	3.01	55	10.39	3.67	91	7.22	3.96	80
Earning assets that reprice within 1 year	46.19	37.37	75	41.75	39.38	51	36.44	39.29	38	33.79	40.29	27	33.14	41.61	21
Interest-bearing liabilities that reprice within 1 year	10.63	6.39	82	13.07	8.20	79	20.69	10.19	87	17.54	10.01	84	15.47	8.46	82
Long-term debt that reprices within 1 year	0.05	0.26	64	0.08	0.47	56	0.08	0.96	52	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	35.50	29.65	64	28.60	29.11	44	15.67	26.63	21	16.25	27.38	26	17.67	29.77	22
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.44	-2.33	25	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81	24.81	17.03	76
Net short-term noncore funding dependence	-12.64	-7.71	28	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94	18.50	4.83	87
Short-term investment / Short-term noncore funding	331.43	273.46	69	133.70	184.19	48	28.83	77.77	39	6.39	66.46	6	9.45	74.86	8
Liquid assets - short-term noncore funding / Nonliquid assets	42.97	36.68	63	24.70	28.18	51	-0.80	16.97	16	-11.16	16.04	8	-5.79	18.16	11
Net loans and leases / Total deposits	66.77	72.79	36	76.35	79.43	39	92.93	90.31	53	101.04	90.08	83	95.99	90.14	69
Net loans and leases / Core deposits	71.15	78.25	40	85.56	88.34	52	113.29	103.93	74	128.49	105	84	118.55	105.65	75
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.89	0.12	80	2.29	1.57	71	1.28	0.72	77	-0.24	-0.82	56	0.85	-0.31	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.35	-0.25	45	3.53	4.31	50	1.19	1.36	51	-2.07	-1.98	48	0.25	-0.77	79
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	25.16	14.28	72	21.35	11.38	71	20.92	12.67	64	20.42	16.19	60	21.78	15.76	63
Available-for-sale securities	74.23	83.77	28	77.80	87.23	27	76.65	85.40	30	76.48	81.88	35	78.22	84.24	36
U.S. Treasury securities	2.37	6.70	48	1.38	4.72	57	0.88	6.15	47	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0.72	4.12	40	1.09	4.01	45	1.53	3.49	49	0.46	4.02	32	0.54	4.42	38
Municipal securities	14.29	8.22	71	15.97	9.83	74	22.31	7.75	84	21.62	9.16	83	23.21	9.31	85
Mortgage-backed securities	80.20	66.54	68	77.96	66.64	64	66.04	67.43	44	68.27	65.45	50	66.24	65.34	46
Asset-backed securities	0	2.50	48	0	1.91	49	0	1.66	49	0	2.05	52	0.08	1.74	56
Other debt securities	1.81	3.08	53	2.76	3.01	62	6.81	2.94	81	6.55	2.79	80	5.67	2.57	79
Mutual funds and equity securities	0.61	0.29	79	0.85	0.35	79	2.43	0.40	96	3.09	0.42	95	4.25	0.51	95
Debt securities 1 year or less	5.26	7.78	52	4.33	10.55	28	5.01	11.86	32	4.89	11.91	33	2.13	11.79	15
Debt securities 1 to 5 years	1.15	18.25	6	0.57	17.03	4	5.78	17.94	32	2.78	19.18	18	3.25	18.80	18
Debt securities over 5 years	92.98	71.11	90	94.25	69.86	90	86.78	66.02	76	89.24	64.73	83	90.36	64.73	85
Pledged securities	12.22	32.26	24	26.75	35.67	37	20.33	30.57	42	61.39	33.30	83	61.20	34.58	81
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	5.80	27.98	40	180.65	183.32	62	223.97	26.69	95	-12.66	6.77	23	179.02	19.19	94
Investment securities	16.10	31.36	36	27.34	23.62	67	-6.50	11.75	11	0.38	9.42	35	18.09	8.45	79
Core deposits	-2.23	16.94	3	14	26.88	11	20.04	11.23	79	-0.30	7.29	16	43.30	12.19	92
Noncore funding	-59.57	-14.79	3	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76	-6.54	5.59	41

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,062,973	1,744,063	1,819,746	1,789,849	1,580,659
Commit: Secured commercial real estate loans	708,836	381,531	440,599	481,599	393,974
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	547	14,984	3,356	5,730	627
Commercial and similar letters of credit	116,707	19,431	12,321	13,066	12,986
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	139,042	83,161	138,631	0	0
Credit derivatives - notional amount (holding company as beneficiary)	181,938	243,701	176,509	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	139,042	83,161	138,631	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	6,377	11,544	237,412	190,807	276,572
Written options contracts (interest rate)	8,192	50,789	168,997	165,079	193,966
Purchased options contracts (interest rate)	0	10,690	0	0	0
Interest rate swaps	3,376,354	3,478,611	3,349,181	2,947,685	2,040,398
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	17.85	22.78	41	13.58	22.01	20	13.77	23.52	17	14.65	24.05	21	13.66	24.03	19
Standby letters of credit	0	0.65	3	0.12	0.71	9	0.03	0.84	7	0.05	0.92	7	0.01	0.96	6
Commercial and similar letters of credit	1.01	0.02	98	0.15	0.02	94	0.09	0.02	90	0.11	0.02	90	0.11	0.03	88
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1.20	0.24	89	0.65	0.35	75	1.05	0.42	84	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	1.57	0.18	92	1.90	0.30	93	1.34	0.52	89	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.20	0.13	92	0.65	0.30	83	1.05	0.45	87	0	0.69	34	0	0.59	34
Derivative contracts	29.34	46.30	69	27.66	48.62	62	28.42	68.47	58	27.04	65.81	60	21.70	75.35	54
Interest rate contracts	29.34	32.46	71	27.66	34.36	65	28.42	47.31	62	27.04	43.84	63	21.70	53.66	56
Interest rate futures and forward contracts	0.06	3.25	32	0.09	6.21	31	1.80	10.67	71	1.56	11.40	73	2.39	13.82	72
Written options contracts (interest rate)	0.07	1.41	25	0.40	2.18	37	1.28	2.47	66	1.35	2.16	69	1.68	2.60	72
Purchased options contracts (interest rate)	0	1.31	23	0.08	1.46	48	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	29.21	20.49	77	27.09	20.83	73	25.34	28.86	69	24.13	26.74	73	17.63	25.60	64
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	27.69	44.98	25	18.85	42.82	12	18.70	45.53	14	20.52	44.93	17	22.12	46.60	19

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	3,390,923	3,551,634	3,755,590	3,303,571	2,510,936
Interest rate contracts	3,390,923	3,551,634	3,755,590	3,303,571	2,510,936
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	6,377	11,544	237,412	190,807	276,572
Written options	8,192	50,789	168,997	165,079	193,966
Exchange-traded	0	0	0	0	0
Over-the-counter	8,192	50,789	168,997	165,079	193,966
Purchased options	0	10,690	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	10,690	0	0	0
Swaps	3,376,354	3,478,611	3,349,181	2,947,685	2,040,398
Held for trading	3,390,923	3,551,634	3,755,590	3,059,765	2,368,882
Interest rate contracts	3,390,923	3,551,634	3,755,590	3,059,765	2,368,882
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	243,806	142,054
Interest rate contracts	0	0	0	243,806	142,054
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,578,824	3,597,742	3,515,146	2,725,259	1,898,344
One year or less	257,630	121,080	121,818	98,747	59,102
Over 1 year to 5 years	1,498,707	1,639,731	1,400,965	988,002	627,972
Over 5 years	1,822,487	1,836,931	1,992,363	1,638,510	1,211,270
Gross negative fair value (absolute value)	35,635	66,423	81,001	34,211	15,838
Gross positive fair value	79,394	159,751	80,190	35,891	19,309
Held for trading	79,394	159,751	80,190	35,654	19,309
Non-traded	0	0	0	237	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0.19	11.16	19	0.33	14.05	17	6.32	13.49	45	5.78	12.78	47	11.01	13.23	58
Written options	0.24	6.28	17	1.43	8.18	28	4.50	5.91	55	5	6.60	57	7.72	6.68	67
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0.24	5.96	17	1.43	7.73	31	4.50	5.10	59	5	5.49	60	7.72	5.27	72
Purchased options	0	3.27	20	0.30	3.42	46	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0.30	2.86	50	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	99.57	74.26	89	97.94	68.76	86	89.18	69.75	66	89.23	70.34	64	81.26	68.94	55
Held for trading	100	40.42	97	100	43.53	96	100	44.16	97	92.62	46.31	74	94.34	46.32	82
Interest rate contracts	100	34.15	97	100	36.62	96	100	37.24	97	92.62	38.40	88	94.34	37.84	94
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	0	59.58	2	0	56.47	3	0	55.84	2	7.38	53.69	25	5.66	53.68	17
Interest rate contracts	0	56.71	3	0	53.82	3	0	52.22	2	7.38	50.60	26	5.66	51.23	25
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	105.54	92.53	89	101.30	91.48	83	93.60	93.86	33	82.49	94.47	19	75.60	95.63	16
One year or less	7.60	27.56	30	3.41	32.05	15	3.24	32.17	15	2.99	32.51	15	2.35	31.96	10
Over 1 year to 5 years	44.20	27.01	73	46.17	27.06	79	37.30	30.45	61	29.91	31.16	48	25.01	31.85	40
Over 5 years	53.75	29.89	75	51.72	29.56	75	53.05	28.09	76	49.60	28.71	72	48.24	29.43	71
Gross negative fair value (absolute value)	1.05	0.98	57	1.87	1.55	67	2.16	0.83	92	1.04	0.72	74	0.63	0.69	43
Gross positive fair value	2.34	1.34	91	4.50	2.23	96	2.14	1.19	86	1.09	0.85	71	0.77	0.71	58
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.03	0.04	66	0.06	0.07	69	0.07	0.06	84	0.03	0.06	74	0.02	0.06	56
Gross positive fair value (X)	0.07	0.05	77	0.14	0.09	80	0.07	0.07	77	0.03	0.06	72	0.02	0.06	59
Held for trading (X)	0.07	0.04	81	0.14	0.07	83	0.07	0.06	82	0.03	0.05	76	0.02	0.05	69
Non-traded (X)	0	0.01	5	0	0.02	4	0	0.01	5	0	0.01	15	0	0.01	4
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	127,302	63,575	61,469	51,834	43,998
Gross losses	31,018	57,721	36,553	18,011	14,584
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,311	8,005	3,240	2,195	1,395
Net losses	20,707	49,716	33,313	15,816	13,189
Provision for loan and lease losses	-501	76,083	35,419	25,451	21,025
Adjustments	0	37,360	0	0	0
Ending balance	106,094	127,302	63,575	61,469	51,834
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0	-0.09	70	0.59	0.51	64	0.27	0.15	82	0.22	0.14	78	0.21	0.16	77
Provision for loan and lease losses / Average loans and leases	-0.01	-0.16	71	0.82	0.82	55	0.36	0.24	77	0.29	0.24	73	0.29	0.28	68
Provision for loan and lease losses / Net loan and lease losses	-2.42	-105.48	62	153.04	487.86	10	106.32	130.58	42	160.92	134.68	71	159.41	143.18	75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.55	1.23	79	1.52	1.58	51	0.67	0.83	36	0.68	0.90	30	0.62	0.98	21
Allowance for loan and lease losses / Total loans and leases	1.55	1.20	80	1.52	1.55	52	0.66	0.81	38	0.67	0.89	29	0.61	0.96	21
Allowance for loan and lease losses / Net loans and leases losses (X)	5.12	21.39	13	2.56	11.58	6	1.91	8.03	13	3.89	7.54	41	3.93	8.39	38
Allowance for loan and lease losses / Nonaccrual assets	300.33	364.13	53	185.02	299.17	32	160.38	218.72	51	189.57	214.03	58	226.36	178.03	72
ALLL / 90+ days past due + nonaccrual loans and leases	274.88	287.08	61	158.63	244.34	32	95.10	151.73	35	117.95	160.51	44	131.63	136.22	55
Gross loan and lease losses / Average loans and leases	0.42	0.19	89	0.62	0.34	81	0.38	0.28	73	0.21	0.30	42	0.20	0.33	40
Recoveries / Average loans and leases	0.14	0.08	83	0.09	0.07	69	0.03	0.08	30	0.03	0.09	15	0.02	0.09	12
Net losses / Average loans and leases	0.28	0.11	90	0.54	0.27	81	0.34	0.21	76	0.18	0.22	57	0.18	0.24	50
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	17.86	34.67	24	21.90	33.98	34	17.99	36.22	21	15.05	41.30	8	9.95	33.49	11
Earnings coverage of net loan and lease losses (X)	7.17	39.72	19	-9.19	22.91	5	4.79	24.40	21	10.04	21.75	37	9.16	19.67	37

#### Net Loan and Lease Losses By Type

Real estate loans	0.26	0.02	96	0.51	0.04	97	0.11	0.01	96	0.14	0.02	95	0.11	0.02	91
Real estate loans secured by 1-4 family	-0.01	-0.02	43	0.31	0.01	97	0.05	0.01	86	0.07	0.01	86	0.10	0.03	84
Revolving	0	-0.07	60	0.23	0.01	91	0.18	0.02	90	0.21	0.03	90	0.27	0.09	85
Closed-end	-0.02	-0.01	39	0.32	0	97	0.03	0	85	0.05	0.01	83	0.07	0.02	82
Commercial real estate loans	0.41	0.04	97	0.65	0.07	97	0.16	0.01	95	0.22	0.01	96	0.13	0.01	94
Construction and land development	0	0	64	0.18	0	94	0	-0.01	60	0	-0.03	70	-0.01	-0.02	46
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	-0.01	0	22
Other	0	0	64	0.18	0	95	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0.05	0.01	87	0.02	0	91	0.13	0	97	0	0	84	0.01	-0.01	86
Nonfarm nonresidential	0.53	0.05	97	0.86	0.11	97	0.19	0.02	95	0.31	0.02	96	0.17	0.03	93
Owner-occupied	0.06	0.01	89	0.34	0.02	98	0.19	0.01	98	0.19	0.01	98	0.04	0.01	83
Other	0.47	0.04	97	0.52	0.08	92	-0.01	0.01	14	0.12	0.01	94	0.13	0.01	94
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	0	0	0.01	0
Commercial and industrial loans	0.50	0.17	89	0.89	0.47	82	1.28	0.37	94	0.20	0.31	50	0.22	0.39	46
Loans to individuals	0.60	0.71	55	0.79	1.13	50	0.66	1.17	36	0.45	1.16	26	0.41	1.25	26
Credit card loans	0	1.84	6	0	2.92	9	0	3.11	7	0	2.92	8	-6.67	2.92	1
Agricultural loans	0	0.02	0	0.19	0	0	0.08	0	0	0.15	0	0	0.18	0	0
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.10	32	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	39,863	18,073	24,004	24,685	29,351
90+ days past due loans and leases	3,270	11,450	27,214	19,689	16,480
Nonaccrual loans and leases	35,326	68,803	39,640	32,425	22,899
Total past due and nonaccrual loans and leases	78,459	98,326	90,858	76,799	68,730
<b>Restructured</b>					
Restructured 30-89 days past due	0	49	0	0	245
Restructured 90+ days past due	36	0	0	2,340	0
Restructured nonaccrual	9,794	2,176	11,463	15,544	5,818
Total restructured loans and leases	9,830	2,225	11,463	17,884	6,063
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	17,272	18,368	7,853	9,531	35,927
Other real estate owned	0	149	1,734	1,541	1,392
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.58	0.32	83	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29	0.35	0.47	38
90+ days past due loans and leases	0.05	0.10	58	0.14	0.12	73	0.28	0.15	81	0.22	0.17	73	0.19	0.20	68
Nonaccrual loans and leases	0.52	0.46	62	0.82	0.66	69	0.41	0.51	40	0.35	0.54	34	0.27	0.63	14
90+ days past due and nonaccrual loans and leases	0.56	0.62	51	0.96	0.85	69	0.69	0.71	53	0.57	0.75	36	0.47	0.88	24
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	21	0	0.01	36	0	0.01	13	0	0.02	12	0	0.02	37
90+ days past due restructured	0	0	67	0	0.01	29	0	0.01	29	0.03	0.01	85	0	0.01	25
Nonaccrual restructured	0.14	0.10	70	0.03	0.13	21	0.12	0.14	54	0.17	0.16	57	0.07	0.20	25
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.58	0.32	83	0.22	0.40	30	0.25	0.43	32	0.27	0.44	29	0.35	0.47	38
90+ days past due assets	0.05	0.10	58	0.14	0.12	73	0.28	0.15	81	0.22	0.18	73	0.19	0.20	68
Nonaccrual assets	0.52	0.47	62	0.82	0.67	68	0.41	0.53	40	0.35	0.57	33	0.27	0.64	14
30+ days past due and nonaccrual assets	1.15	0.97	70	1.17	1.29	54	0.94	1.19	49	0.84	1.26	34	0.81	1.39	26
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.33	0.36	55	0.62	0.52	68	0.51	0.44	62	0.43	0.48	48	0.34	0.54	28
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.37	54	0.63	0.55	65	0.52	0.48	60	0.44	0.52	42	0.35	0.59	23
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.46	0.41	63	0.68	0.60	65	0.37	0.53	33	0.38	0.60	27	0.52	0.72	30
Allowance for loan and lease losses	49.61	62.64	48	68.63	66.66	60	77.43	115.41	34	74.57	118.28	31	116.65	129.01	48
Equity capital + allowance for loan and lease losses	4.08	3.60	63	6.64	4.97	75	2.70	4.28	32	2.84	4.79	28	3.91	5.78	25
Tier 1 capital + allowance for loan and lease losses	4.03	4.30	54	6.75	6.05	63	3.95	5.65	36	4.15	6.16	31	6.01	7.35	42
Loans and leases + other real estate owned	0.77	0.71	61	1.04	0.97	60	0.51	0.85	25	0.50	0.96	20	0.72	1.15	21

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.68	0.26	90	0.15	0.39	21	0.14	0.38	20	0.18	0.42	20	0.24	0.44	28
90+ days past due .....	0.06	0.12	69	0.18	0.16	78	0.17	0.16	74	0.13	0.22	64	0.20	0.26	71
Nonaccrual .....	0.50	0.52	58	0.85	0.76	66	0.36	0.46	45	0.38	0.57	38	0.23	0.69	19
Commercial and industrial															
30–89 days past due .....	0.27	0.24	66	0.34	0.23	78	0.44	0.31	74	0.46	0.30	77	0.61	0.32	82
90+ days past due .....	0	0.04	37	0.03	0.03	67	0.85	0.05	96	0.59	0.05	95	0.24	0.05	89
Nonaccrual .....	0.54	0.57	58	0.67	0.75	51	0.38	0.83	29	0.31	0.76	29	0.43	0.93	33
Individuals															
30–89 days past due .....	0.96	0.63	75	1.07	0.83	73	1.34	0.83	77	0.72	0.84	37	0.71	0.97	37
90+ days past due .....	0	0.09	45	0	0.14	19	0	0.17	16	0	0.16	32	0	0.19	32
Nonaccrual .....	1.63	0.17	95	1.98	0.28	93	0.68	0.17	92	0.32	0.23	70	0.26	0.24	67
Depository institution loans															
30–89 days past due .....		0.01			0			0			0			0	
90+ days past due .....		0			0			0			0			0.05	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....		0.07			0.17			0.24			0.17			0.17	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.70			0.49			0.67			0.75			0.96	
Foreign governments															
30–89 days past due .....		0.50			0			0.07			0.01			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due .....	0.01	0.12	41	0	0.18	15	0.09	0.20	51	0	0.17	12	0	0.20	12
90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual .....	0	0.09	45	0	0.15	19	1.63	0.13	98	0	0.14	17	0.01	0.10	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.45	0.46	57	0.28	0.65	24	0.16	0.67	9	0.22	0.71	15	0.34	0.74	23
	90+ days past due	0.17	0.24	73	0.07	0.33	60	0.14	0.31	66	0.09	0.46	56	0.20	0.49	60
	Nonaccrual	0.71	0.71	59	0.56	0.89	35	0.24	0.73	14	0.16	0.86	13	0.27	0.97	19
Revolving	30-89 days past due	0.15	0.28	37	0.38	0.48	46	0.20	0.45	24	0.29	0.50	32	0.50	0.61	51
	90+ days past due	0.10	0.02	87	0.07	0.03	81	0.06	0.05	71	0.01	0.05	58	0.08	0.07	65
	Nonaccrual	0.75	1.18	60	0.90	1.13	61	0.47	1	38	0.44	1.17	34	0.89	1.17	57
Closed-end	30-89 days past due	0.50	0.49	64	0.27	0.65	24	0.15	0.70	10	0.21	0.75	14	0.31	0.79	23
	90+ days past due	0.18	0.26	72	0.07	0.38	58	0.16	0.35	66	0.10	0.53	57	0.21	0.57	62
	Nonaccrual	0.70	0.67	60	0.50	0.87	34	0.21	0.70	14	0.13	0.84	10	0.17	0.96	11
Junior lien	30-89 days past due	0.03	0.01	88	0.01	0.02	39	0.01	0.02	32	0	0.03	23	0.01	0.03	28
	90+ days past due	0.01	0	91	0	0	76	0	0	65	0	0	67	0	0	60
	Nonaccrual	0	0.03	28	0.01	0.04	24	0	0.04	21	0.01	0.06	27	0.01	0.07	24
Commercial real estate	30-89 days past due	0.79	0.15	97	0.05	0.26	27	0.13	0.18	46	0.14	0.17	48	0.15	0.18	49
	90+ days past due	0.01	0.01	65	0.26	0.02	96	0.19	0.03	93	0.17	0.03	90	0.20	0.04	92
	Nonaccrual	0.39	0.38	58	1.05	0.62	76	0.46	0.23	80	0.61	0.28	88	0.19	0.34	36
Construction and development	30-89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0.03	0.23	29
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	67	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0.04	0.19	38	0.04	0.24	28
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0.03	0.13	42
	90+ days past due	0	0	41	0	0	40	0	0.01	73	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0.04	0.15	45	0.04	0.18	37
Multifamily	30-89 days past due	0.08	0.07	71	0	0.09	22	0.14	0.08	79	0.12	0.10	71	0.04	0.07	57
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.02	0.01	77
	Nonaccrual	0.04	0.17	57	0.15	0.11	72	0.13	0.05	81	0.09	0.08	67	0.05	0.10	51
Nonfarm non-residential	30-89 days past due	1.04	0.13	97	0.07	0.23	35	0.15	0.14	57	0.18	0.17	57	0.20	0.17	58
	90+ days past due	0.01	0.01	74	0.36	0.02	96	0.26	0.03	94	0.24	0.03	93	0.28	0.04	92
	Nonaccrual	0.52	0.45	62	1.41	0.80	79	0.61	0.28	84	0.83	0.30	92	0.25	0.38	41
Owner Occupied	30-89 days past due	0.02	0.04	39	0.06	0.07	56	0.12	0.07	73	0.08	0.09	48	0.07	0.07	55
	90+ days past due	0	0	37	0.01	0	82	0.25	0.01	98	0.16	0.01	94	0.12	0.02	91
	Nonaccrual	0.17	0.17	53	0.27	0.27	53	0.58	0.16	93	0.73	0.17	97	0.16	0.21	48
Other	30-89 days past due	1.03	0.08	97	0.01	0.14	30	0.03	0.07	43	0.10	0.07	72	0.13	0.09	72
	90+ days past due	0.01	0	84	0.34	0.01	96	0.01	0.01	75	0.08	0.01	92	0.15	0.02	94
	Nonaccrual	0.35	0.23	73	1.14	0.44	86	0.04	0.10	37	0.09	0.13	57	0.09	0.14	45
Farmland	30-89 days past due	0	0.10	31	9.72	0.11	99	0	0.23	23		0.25			0.27	
	90+ days past due	0	0	45	0	0	45	0	0.01	42		0.01			0.06	
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19		1.23			1.07	
Credit card	30-89 days past due	0	0.81	6	0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,324,995	1,390,180	1,385,421	1,257,481	1,252,854
Retained earnings .....	-118,306	-206,818	361,082	308,837	239,179
Accumulated other comprehensive income (AOCI) .....	-3,243	30,871	11,993	-13,470	4,161
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	1,203,446	1,214,233	1,758,496	1,552,848	1,496,194
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	28,192	38,033	584,703	534,675	541,290
Accumulated other comprehensive income-related adjustments .....	-3,243	30,871	11,993	-13,470	4,161
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	1,178,497	1,145,329	1,161,800	1,029,724	942,388
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	1,178,497	1,145,329	1,161,800	1,029,724	942,388
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	22,235	22,183	22,132	15,000	15,000
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0
Additional tier 1 capital before deductions .....	22,235	22,183	22,132	15,000	15,000
Less: Additional tier 1 capital deductions .....	0	0	0	826	3,286
Additional tier 1 capital .....	22,235	22,183	22,132	14,174	11,714
<b>Tier 1 Capital</b> .....	1,200,732	1,167,512	1,183,932	1,043,898	954,102
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	74,658	74,479	74,303	74,124	73,946
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital .....	84,080	95,017	63,675	61,527	52,256
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					3,770
Tier 2 capital before deductions .....	158,738	169,496	137,978	135,651	129,972
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	7,429	20,232
Tier 2 capital .....	158,738	169,496	137,978	128,222	109,740
Exited advanced approach tier 2 capital .....					
Total capital .....	1,359,470	1,337,008	1,321,910	1,172,120	1,063,842
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	11,472,938	12,482,789	13,278,596	12,090,757	11,148,239
Less: Deductions from common equity tier 1 capital .....	28,192	38,033	584,703	537,419	552,931
Less: Other deductions .....	0	0	0	0	0
Total assets for leverage ratio .....	11,444,746	12,444,756	12,693,893	11,553,338	10,595,308
Total risk-weighted assets .....	7,850,331	8,302,987	9,628,669	9,020,057	8,558,568
Exited advanced approach total RWA .....					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A .....	15.01	12.37	84	13.79	12.35	78	12.07	12.11	53	11.42	12.09	46	11.01	12.16	34
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A .....	15.30	13.11	82	14.06	13.08	75	12.30	12.78	46	11.57	12.85	35	11.15	12.95	22
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A .....	17.32	14.91	83	16.10	15.23	71	13.73	14.36	48	12.99	14.45	29	12.43	14.63	17
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage .....	10.49	8.98	84	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30	9	9.53	34
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41			7.31			6.58	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	7,002	10,770	10,957	10,982	10,589	-34.99	-33.17
Other insurance activities income .....	7,002	10,770	10,957	10,982	10,589	-34.99	-33.17
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	235,690	232,690	227,888	190,605	191,215	1.29	69.26

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets .....		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	1.60	0.36	87	2.73	0.41	91	2.43	0.47	91	2.29	0.47	91	2.53	0.55	90
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income .....		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income .....		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H) .....		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums .....		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	18.04	12	74	17.97	11.03	79	18.27	11.51	76	17.24	10.22	74	19.01	9.84	77
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.86	0.35	5.09	5.26	11.80

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	84,000	43,800	101,700	46,840	41,307	91.78	137.87
Dividends .....	84,000	43,800	101,700	45,500	39,000	91.78	154.55
Interest .....	0	0	0	1,340	2,307		-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	34,010	2,500	3,000	3,000	0	1260.40	
Dividends .....	34,000	2,500	3,000	3,000	0	1260.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	10	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	118,010	46,300	104,700	49,840	41,307	154.88	234.18
Securities gains (losses) .....	0	0	-7	0	1,645		-100.00
Other operating income .....	14	71	339	325	1,912	-80.28	-99.19
Total operating income .....	118,024	46,371	105,032	50,165	44,864	154.52	218.36
<b>Operating Expenses</b>							
Personnel expenses .....	915	997	999	901	901	-8.22	4.57
Interest expense .....	5,393	5,335	5,335	5,335	5,338	1.09	0.86
Other expenses .....	1,805	1,869	3,130	2,134	5,142	-3.42	-44.65
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,113	8,201	9,464	8,370	11,381	-1.07	-14.45
Income (loss) before taxes .....	109,919	35,914	96,494	40,637	33,483	206.06	298.42
Applicable income taxes (credit) .....	-2,136	-2,719	-2,054	-1,068	-1,783		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	112,055	38,633	98,548	41,705	35,266	190.05	277.14
Equity in undistributed income of subsidiaries .....	6,609	-571,650	-1,098	64,060	19,981		-77.18
Bank subsidiaries .....	10,745	-551,662	-599	64,399	17,973		-60.71
Nonbank subsidiaries .....	-4,136	-19,988	-499	-339	2,008		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	118,664	-533,017	97,450	105,765	55,247		102.26
<b>Memoranda</b>							
Bank net income .....	94,745	-507,862	101,101	109,899	56,973		56.99
Nonbank net income .....	29,864	-17,488	2,501	2,661	2,008		1758.37
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,171,024	91.37	1,197,274	93.06	1,752,324	94.36	1,545,282	1,445,263	-2.19	6.02
Common and preferred stock .....	1,164,394	90.85	1,190,644	92.54	1,745,694	94	1,545,282	1,409,669	-2.20	8.93
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	35,000		-100.00
Other receivables .....	6,630	0.52	6,630	0.52	6,630	0.36	0	594	0.00	1005.00
Investment in nonbank subsidiaries .....	1,415	0.11	5,481	0.43	25,393	1.37	25,736	25,150	-74.18	-93.90
Common and preferred stock .....	1,415	0.11	5,481	0.43	25,393	1.37	25,736	25,150	-74.18	-93.90
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	158	0.01	4,840	0.26	3,914	21,827	-100.00	-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	108,946	8.50	83,510	6.49	74,153	3.99	69,320	83,380	30.46	153.26
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	213	0.02	188	0.01	438	0.02	398	12,584	13.30	-84.49
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,281,598	100.00	1,286,611	100.00	1,857,148	100.00	1,644,650	1,588,204	-0.39	7.18
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	74,590	5.82	74,411	5.78	74,232	4	74,053	73,875	0.24	1.21
Other liabilities .....	1,601	0.12	1,505	0.12	1,530	0.08	2,208	2,575	6.38	-51.01
Balance due to subsidiaries and related institutions .....	22,972	1.79	22,922	1.78	22,822	1.23	15,471	15,490	0.22	48.26
Total liabilities .....	99,163	7.74	98,838	7.68	98,584	5.31	91,732	91,940	0.33	-3.22
Equity Capital .....	1,182,435	92.26	1,187,773	92.32	1,758,564	94.69	1,552,918	1,496,264	-0.45	8.15
Perpetual preferred stock (income surplus) .....	68	0.01	68	0.01	70	0	70	40,703	0.00	
Common stock .....	528	0.04	528	0.04	523	0.03	466	460	0.00	44.26
Common surplus .....	1,423,378	111.06	1,427,171	110.92	1,462,998	78.78	1,285,570	1,242,417	-0.27	58.33
Retained earnings .....	-139,386	-10.88	-233,344	-18.14	361,082	19.44	308,839	239,179		
Accumulated other comprehensive income .....	-3,243	-0.25	30,871	2.40	11,993	0.65	-13,470	4,161		
Other equity capital components .....	-98,910	-7.72	-37,521	-2.92	-78,102	-4.21	-28,557	-30,656		
Total liabilities and equity capital .....	1,281,598	100.00	1,286,611	100.00	1,857,148	100.00	1,644,650	1,588,204	-0.39	7.18
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	22,972	1.79	22,922	1.78	22,822	1.23	15,471	15,490	0.22	48.26
Notes payable to subsidiaries that issued TPS .....	22,235	1.73	22,183	1.72	22,132	1.19	15,000	15,000	0.23	48.23
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

**Parent Company Analysis—Part 1**

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.18	11.94	38	-37.52	7.29	2	5.75	9.68	10	6.84	10.40	15	4.45	7.61	18
Bank net income / Average equity investment in banks	8.14	11.80	14	-36.57	7.45	2	6.03	10.51	9	7.42	11.19	12	4.92	8.74	14
Nonbank net income / Average equity investment in nonbanks	347.85	13.12	99	-139.20	9.75	0	10.12	7.89	66	10.67	7.10	72	8.25	4.73	64
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	79.84	96.79	15		88.16		103.75	82.22	57	103.91	82.56	58	103.12	80.64	59
Nonbank net income / Parent net income	25.17	3.40	95		3.59		2.57	5.93	67	2.52	3.78	70	3.63	7.76	68
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital	8.39	16.81	38	8.32	20.06	31	5.61	20.43	23	5.91	20.88	27	6.14	19.94	30
Total debt / Equity capital	6.31	11.71	45	6.26	14.41	41	4.22	14.31	38	4.77	14.69	42	4.94	13.95	43
Total debt + notes payable to subs that issued TPS / Equity capital	8.19	13.63	39	8.13	16.67	34	5.48	16.36	27	5.73	17.10	31	5.94	16.10	33
Total debt + Loans guaranteed for affiliate / Equity capital	6.31	11.77	45	6.26	14.68	40	4.22	14.56	38	4.77	15.14	42	4.94	14.35	43
Total debt / Equity capital – excess over fair value	6.31	11.81	45	6.26	14.52	41	4.22	14.51	38	4.77	14.81	42	4.94	14.10	43
Long-term debt / Equity capital	6.31	10.95	46	6.26	13.56	41	4.22	13.04	38	4.77	13.37	42	4.94	12.69	44
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	45	39.86	49	29.46	34.67	42	15.23	28.44	37	28.49	28.63	52	23.66	26.93	51
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	98.59	103.22	25	100.70	102.81	39	100.71	103.22	42	101.17	103.10	43	95.89	102.10	20
Total investment in subs / Equity capital	99.15	108.40	19	101.26	110.16	29	101.09	111.07	31	101.17	112.48	31	98.27	111.30	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.14	0.29	25		0.47		0.13	0.36	43	0.17	0.35	46	-1.11	0.52	8
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		0.24	1.22	18	0.28	1.22	20		2.64	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	367.84	152.85	93	109.66	136.59	39	196.23	177.68	62	104.02	162.34	26	104.54	141.81	33
Cash from ops + noncash items + op expense / Op expense + dividend	385.67	154.48	93	110.44	147.24	34	189.76	190.27	56	144.13	174.91	42	86.69	148.20	17
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	177.87	98.54	90	120.90	134.08	57	108.86	116.34	50	71.45	103.19	21	190.45	92.33	89
Pretax operating income + interest expense / Interest expense	2,138.18	1,835.33	72	773.18	2,016.32	41	1,908.70	1,968.54	64	861.71	2,898.75	42	727.26	1,909.25	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,956.11	1,770.77	69	699.87	1,539.23	40	1,634.09	1,632.83	62	781.94	1,369.37	36	676.30	1,547.94	39
Dividends + interest from subsidiaries / Interest expense + dividends	394.04	174.12	92	110.50	150.43	34	207.57	210.80	57	107.83	188.90	21	107.07	172.51	31
Fees + other income from subsidiaries / Salary + other expenses	0.37	11.92	64	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93		252.27	24.63	94
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-1.73	3.44	11	-1.72	3.85	12	-1.19	2.64	15	-0.91	2.61	18	-0.94	3.24	16
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.01	1.76	41	0.05	2.66	44	0.20	5.62	51	0.21	5.50	52	0.23	5.68	51
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	21.91	66.37	15	94.64	81.10	66	45.77	57.84	46	98.03	57.26	83	94.26	68.72	75
Dividends declared / Net income .....	20.69	28.27	34		42.29		46.29	33.08	74	38.66	27.33	72	60.17	31.29	86
Net income – dividends / Average equity.....	8.07	8.62	50	-40.09	4.14	2	3.09	6.46	13	4.20	7.33	15	1.77	5.03	17
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	342.12	155.92	86	119.79	132.17	49	225.46	178.13	64	111.29	157.73	32	117.32	130.71	47
Dividends from nonbank subsidiaries .....	138.48	4.90	98	6.84	3.41	79	6.65	7.53	72	7.34	7.13	77	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	480.59	203.53	88	126.63	174.85	38	232.11	260.40	55	118.63	215.26	22	117.32	196.35	31
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	88.66	45.96	88		60.28		100.59	66.55	85	41.40	60.71	31	68.45	59	61
Interest income from bank subsidiaries.....	0	0.11	24		0.36		0	0.54	18	1.22	0.52	80	4.05	0.76	89
Management and service fees from bank subsidiaries .....	0	0.88	38		1.47		0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	88.66	51.33	85		62.88		100.59	69.36	81	42.62	63.43	31	72.50	62.82	60
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	113.85	62.63	84		56.39		119.95	82.95	78	112.74	51.40	85	0	102.35	13
Interest income from nonbank subsidiaries.....	0	2.44	31		7.38		0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries .....	0	0.37	40		0.86		0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0.03	0.07	89		0.16		0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	113.88	87.22	76		79.84		119.95	150.41	64	112.74	99.33	69	0	165.35	4
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	71.17	74.16	25	94.46	69.76	52	96.83	67.32	63	90.70	65.18	50	86.93	59.17	53
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	2.67	0.92	82	5.14	0.94	89
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	71.17	83.13	22	94.46	82.20	38	96.83	78.80	43	93.37	74.20	41	92.07	69.23	45
Dividends from nonbank subsidiaries .....	28.81	3.07	92	5.39	1.95	84	2.86	2.65	73	5.98	2.57	83	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0.01	0.01	90	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	28.82	4.67	88	5.39	4.70	75	2.86	7.29	65	5.98	7.64	72	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....	30.80	26.38	64	30.80	27.08	62	30.74	28.33	66	20.89	26.53	58	20.97	39.18	62